

ADAMS, SCHWARTZ & EVANS, P.A.
Attorneys and Counselors at Law
2180 Two First Union Center
301 S. Tryon Street
Charlotte, N.C. 28282

W. Thad Adams, III
Jeffrey J. Schwartz
J. Scott Evans
J. Derek Monteith, Jr.
T. Prince Wines
*Admitted in Indiana
Not Admitted in North Carolina

TELEPHONE
(704) 375-9249
FACSIMILE
(704) 375-0729
E-MAIL
jj@adamspat.com

TELECOPIER NO.: (704) 375-0729



DATE: July 24, 2000

TO: Patent Examiner Richard W. Hess

RE: Our File No. 2112/4; U.S. Patent Application Serial No. 09/247,222 for "COMPUTER-DRIVEN INFORMATION MANAGEMENT SYSTEM FOR SELECTIVELY MATCHING CREDIT APPLICANTS WITH MONEY LENDERS THROUGH A GLOBAL COMMUNICATIONS NETWORK"

CONFIRMATION TO FOLLOW: YES X (mailed on July 21, 2000) NO

TELECOPIER NO.: 703/308-9051

NUMBER OF PAGES: Cover + 6

FROM: Jeffrey J. Schwartz

Official

MESSAGE: As you requested, attached is a copy of the response which was mailed to the United States Patent and Trademark Office for filing on July 21, 2000.

Our telecopier is a Sharp FO-5600. If any problems in transmission occur, please contact: Michelle Keane, Paralegal at (704) 375-9249.

CONFIDENTIALITY NOTICE

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

1-26-00

APPLICANT: Sinclair
SERIAL NO.: 09/247,222 ART UNIT: 2764
FILED: February 10, 1999 EXAMINER: Hess, R.
FOR: COMPUTER-DRIVEN INFORMATION MANAGEMENT SYSTEM FOR
SELECTIVELY MATCHING CREDIT APPLICANTS WITH MONEY
LENDERS THROUGH A GLOBAL COMMUNICATIONS NETWORK

RESPONSE

Assistant Commissioner for Patents
Washington, D.C. 20231

Official

Sir:

This is responsive to the examiner's office action dated April 21, 2000.

AMENDMENTS

In the Specification:

On page 11, line 16, delete the words "The drawing" and insert --Figure 1--.

On page 11, line 17, after the sentence ending "of the present invention" add the
sentence --Figure 2 illustrates tools for enabling communication between the car dealer,
finance institution, and system web site via the Internet.--

On page 11, line 19, delete the word "drawing" and insert --drawings--.

On page 11, line 21, after the words "diagram form" insert --in Figure 1--.

On page 17, line 17, before the paragraph beginning "A computer-driven information
management system...", insert the following new paragraph --Figure 2 illustrates data
input/output tools applicable to the System for enabling communication between the car

I hereby certify that this correspondence is being deposited with
the United States Postal Service as first class mail in an envelope
addressed to: BOX NON-FFP, Assistant Commissioner
for Patents, Washington, DC 20231, on July 21, 2000.

Michelle Keane July 21, 2000
Michelle Keane Date of Signature